

Exhibit A

Residential Appraisal Report

File No. 6363PINI

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal. Client Name/Intended User LYDIA BERNABE E-mail LYDIABERNABE@HOTMAIL.COM Client Address 9550 GONDOLIER ST City LAS VEGAS State NV Zip 89178 Additional Intended User(s) N/A																																																																																																																																																									
	Intended Use THE INTENDED USE OF THIS APPRAISAL IS FOR PERSONAL USE ONLY.																																																																																																																																																									
	Property Address 6363 PINION JAY ST City LAS VEGAS State NV Zip 89148-5724 Owner of Public Record BERNABE LYDIA & MANUEL County CLARK Legal Description SPINNAKER AT SOUTHWEST RANCH-UNIT 3 PLAT BOOK 113 PAGE 24 LOT 110 BLOCK 4 Assessor's Parcel # 163-31-811-098 Tax Year 2009 R.E. Taxes \$ 3,423.04 Neighborhood Name SPINNAKER AT SOUTHWEST RANCH Map Reference 62-B6 METRO MAP Census Tract 0058.21 Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Prior Sale/Transfer: Date 02/26/2007 Price N/A Source(s) MLS/PUBLIC RECORDS Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) THE SUBJECT TRANSFERRED ON 02/26/2007 FROM BERNABE REVOCABLE TRUST TO BERNABE LYDIA & MANUEL B.																																																																																																																																																									
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Dimensions 50 X 112 PER ASSESSORS Area 5663 SF +/- PER TAX Shape RECTANGULAR View RESIDENTIAL Specific Zoning Classification R-2 (PLANNED RS) Zoning Description MEDIUM DENSITY RESIDENTIAL 8 UNITS (RES. SUBURBAN UP TO 8) Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.																																																																																																																																																										
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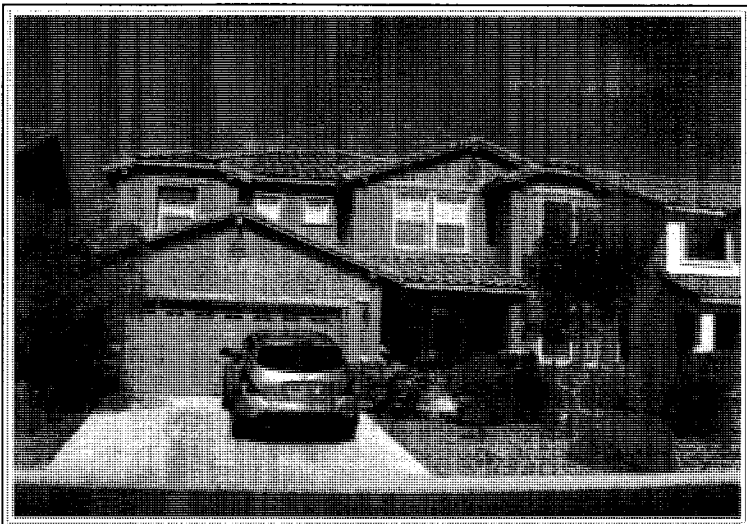
File No. 6363PINI

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
6363 PINION JAY ST Address LAS VEGAS		9628 SCRUB JAY CT LAS VEGAS, NV 89148	9684 ROLLING THUNDER AVE LAS VEGAS, NV 89148	9717 GROUSE GROVE AVE LAS VEGAS, NV 89148
Proximity to Subject		0.10 MILES E	0.04 MILES SSE	0.12 MILES NNW
Sale Price	\$	\$ 265,000	\$ 228,500	\$ 250,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 82.22 sq. ft.	\$ 68.03 sq. ft.	\$ 83.06 sq. ft.
Data Source(s)	MLS/PUBLIC REC	ML#901646/PUBLIC RECORDS	ML#928698/PUBLIC RECORDS	ML#904464/PUBLIC RECORDS
Verification Source(s)	INSPECTION	DOC# 2009061803537 DOM=105	DOC# 2009061904591 DOM=10	DOC# 2009042104126 DOM=28
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sale or Financing	N/A	FHA	FHA	CONV
Concessions	N/A	NONE	\$6,855	\$5,000
Date of Sale/Time	N/A	06/18/2009	06/19/2009	04/21/2009
Location	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE
Site	5663 SF +/-	6534 SF +/-	6098 SF +/-	5227 SF +/-
View	TYPICAL RESID.	TYPICAL RESID.	TYPICAL RESID.	TYPICAL RESID.
Design (Style)	2 STORY DET.	2 STORY DET.	2 STORY DET.	2 STORY DET.
Quality of Construction	FRM/STUCCO	FRM/STUCCO	FRM/STUCCO	FRM/STUCCO
Actual Age	5 YEARS/2004	4 YEARS/2005	5 YEARS/2004	6 YEARS/2003
Condition	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	9 5 3.5	9 5 3.5	10 6 4.5	10 5 3
Gross Living Area 45.00	3,232 sq. ft.	3,223 sq. ft.	3,359 sq. ft.	3,010 sq. ft.
Basement & Finished				
Rooms Below Grade	N/A	N/A	N/A	N/A
Functional Utility	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Heating/Cooling	GAS FAU C/AIR	GAS FAU C/AIR	GAS FAU C/AIR	GAS FAU C/AIR
Energy Efficient Items	LOW-E WINDOWS	DUAL PANE WNDS	DUAL PANE WNDS	DUAL PANE WNDS
Garage/Carport	2 CAR GARAGE	2 CAR GARAGE	2 CAR GARAGE	2 CAR GARAGE
Porch/Patio/Deck	COVERED PATIO	COVERED PATIO	COVD PAT/BALC	COVERED PATIO
	BUILT INS UPGRDS	SIMILAR	INFERIOR	SIMILAR
	YARD IMPRVMENTS	SIMILAR	SIMILAR	SIMILAR
POOL/SPA	NONE	NONE	NONE	NONE
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	<input type="checkbox"/> + <input checked="" type="checkbox"/> -
Adjusted Sale Price	Net Adj. -2.3%	Net Adj. -2.3%	Net Adj. -3.6%	Net Adj. -2.4%
of Comparables	Gross Adj. 2.6%	Gross Adj. 2.6%	Gross Adj. 12.3%	Gross Adj. 12.4%
Summary of Sales Comparison Approach	ALL 6 COMPARABLE SALES ARE LOCATED WITHIN THE SUBJECT'S NEIGHBORHOOD AND ARE SIMILAR IN FUNCTION AND UTILITY. COMPARABLE 1 IS REPORTED TO BE A MODEL MATCH PROPERTY LOCATED WITHIN THE SUBJECT'S SUBDIVISION. COMPARABLE 2 IS INFERIOR FOR UPGRADED FLOORING, PLANTATION SHUTTERS, CUSTOM PAINT, ETC. THE COMPARABLES UTILIZED WERE THE BEST AVAILABLE AT THE TIME OF INSPECTION.			
COST APPROACH TO VALUE				
Site Value Comments THE OPINION OF SITE VALUE IS SUPPORTED BY LOCAL MARKET KNOWLEDGE BASED ON CURRENT AND/OR PRIOR ANALYSIS OF LAND SALES IN THE SUBJECT MARKET AREA. EXTRACTION OF LAND VALUE FROM IMPROVED SALES IS UTILIZED IN MANY CASES WHEN IT IS DIFFICULT TO FIND VACANT LOT SALES SIMILAR IN SIZE TO THAT OF THE SUBJECT. THE COST APPROACH WAS NOT COMPLETED AS IT WAS NOT IN THE APPRAISER'S SCOPE OF WORK.				
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW				
Source of cost data Dwelling 3,232 Sq. Ft. @ \$ = \$ 0				
Quality rating from cost service Effective date of cost data Sq. Ft. @ \$ = \$				
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
Garage/Carport 446 Sq. Ft. @ \$ = \$ 0				
Total Estimate of Cost-New = \$ 0				
Less Physical Functional External = \$ (0)				
Depreciated Cost of Improvements = \$ 0				
"As-is" Value of Site Improvements = \$				
INDICATED VALUE BY COST APPROACH = \$ 0				
INCOME APPROACH TO VALUE				
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach				
Summary of Income Approach (including support for market rent and GRM)				
Indicated Value by: Sales Comparison Approach \$245,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$				
This appraisal is made <input checked="" type="checkbox"/> "as-is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:				
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 245,000 as of 07/22/2009, which is the effective date of this appraisal.				

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(gPAR™) General Purpose Appraisal Report 12/2005
GPAP1004 0508112008

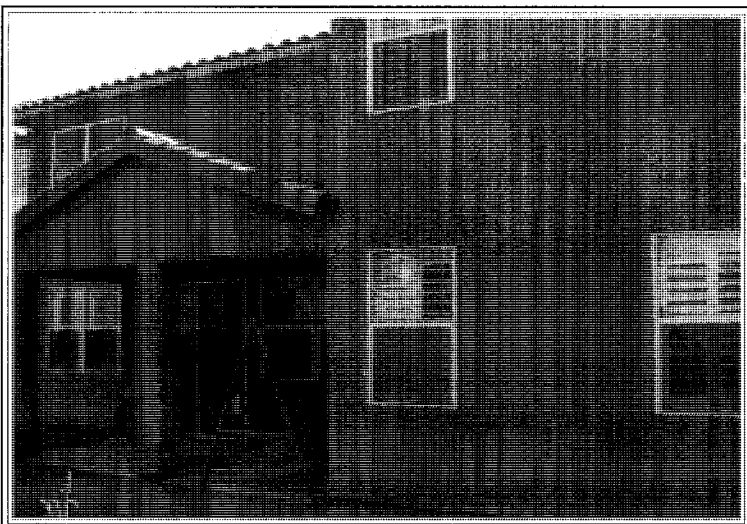
SUBJECT PROPERTY PHOTO ADDENDUM

File No. 6363PINI



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: July 22, 2009



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

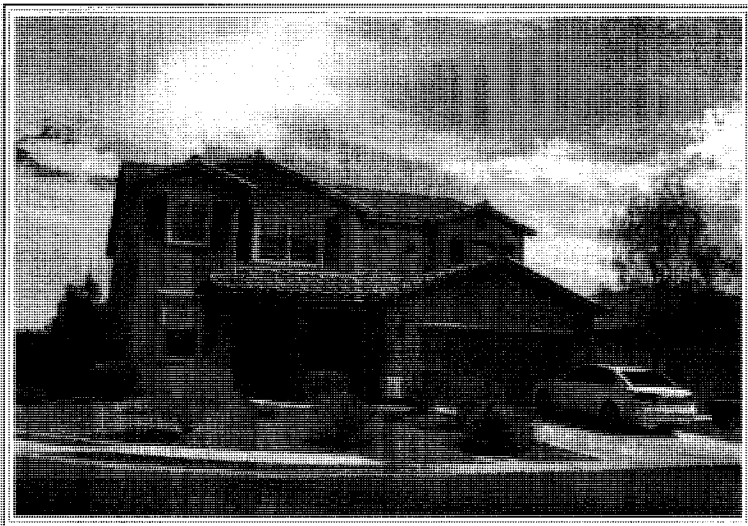
COMPARABLE PROPERTY PHOTO ADDENDUM

File No. 6363PINI



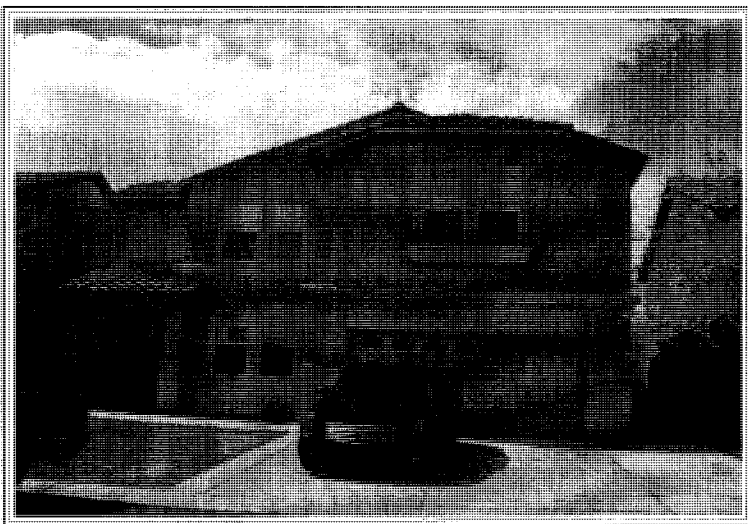
COMPARABLE SALE #1

9628 SCRUB JAY CT
LAS VEGAS, NV 89148
Sale Date: 06/18/2009
Sale Price: \$ 265,000



COMPARABLE SALE #2

9684 ROLLING THUNDER AVE
LAS VEGAS, NV 89148
Sale Date: 06/19/2009
Sale Price: \$ 228,500

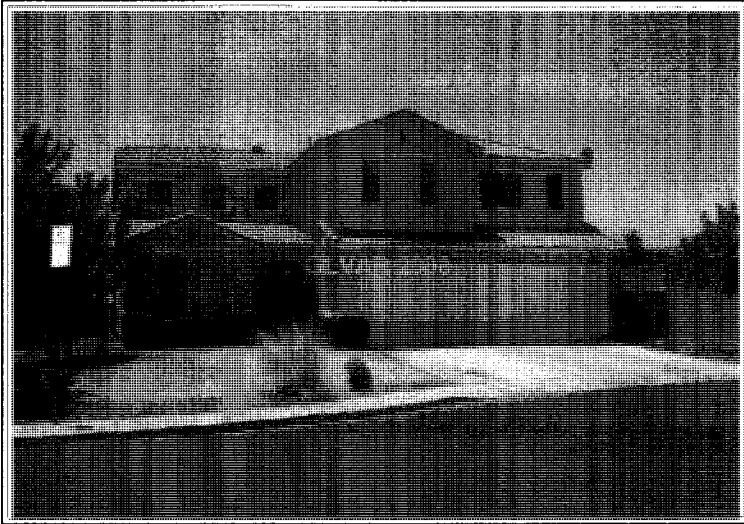


COMPARABLE SALE #3

9717 GROUSE GROVE AVE
LAS VEGAS, NV 89148
Sale Date: 04/21/2009
Sale Price: \$ 250,000

COMPARABLE PROPERTY PHOTO ADDENDUM

File No. 6363PINI



COMPARABLE SALE #4

10049 TWILIGHT CANYON CT
LAS VEGAS, NV 89148



COMPARABLE SALE #5

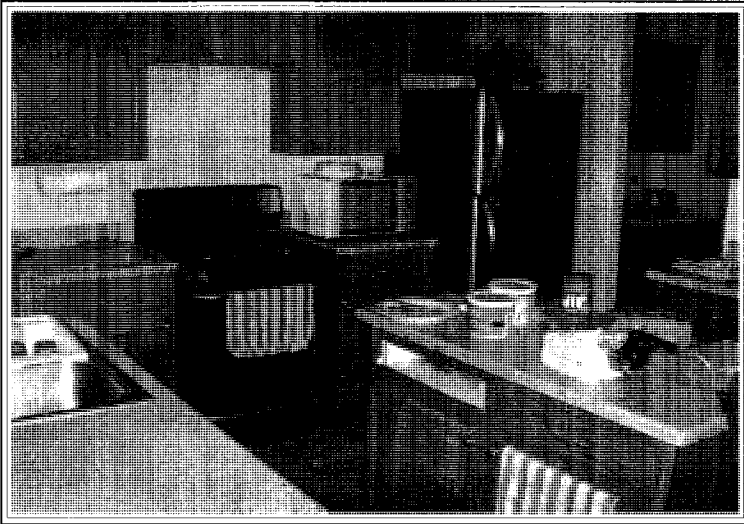
9697 ROLLING THUNDER AVE
LAS VEGAS, NV 89148



COMPARABLE SALE #6

6249 WHISPERING CREEK ST
LAS VEGAS, NV 89148

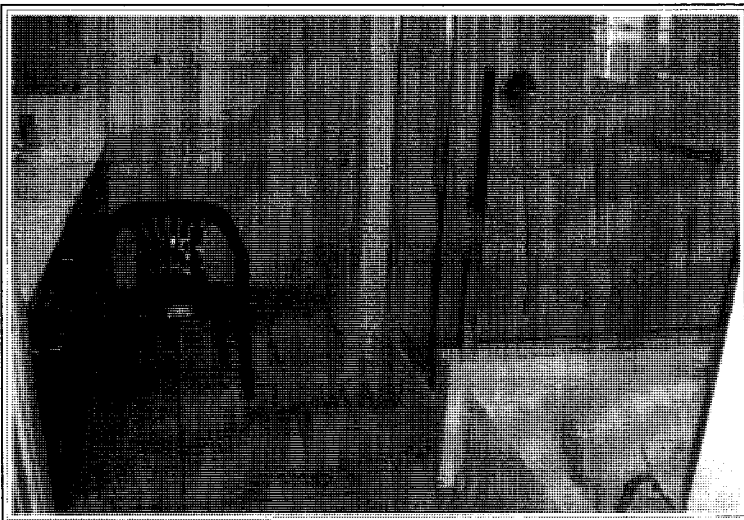
File No. 6363PINI



KITCHEN



FAMILY ROOM

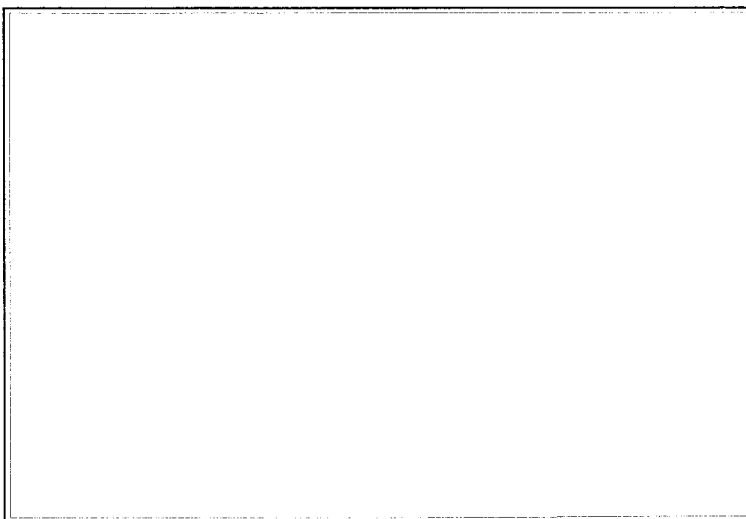
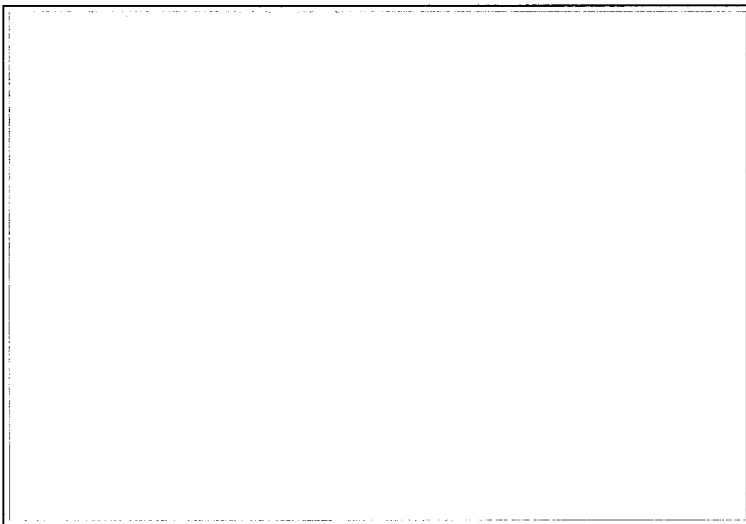


MAIN BATHROOM

File No. 6363PINI

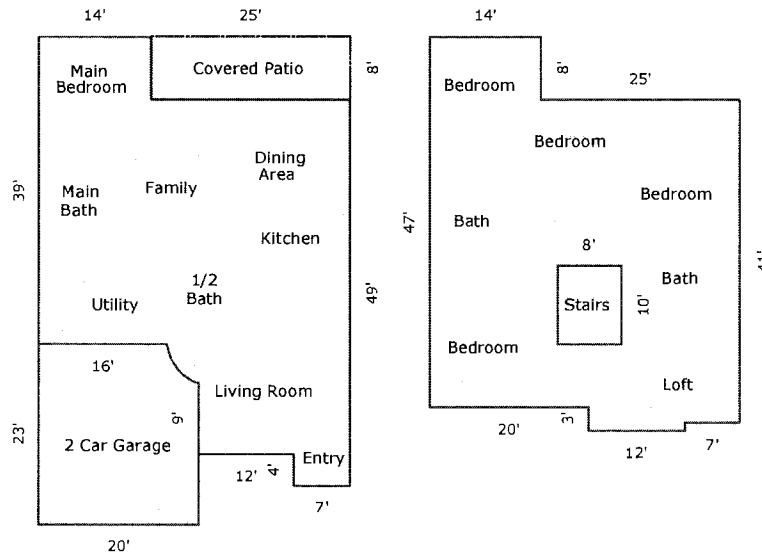


SIDE VIEW



FLOORPLAN

File No. 6363PINI



Sketch by Apex Medline™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1628.7	1628.7
GLA2	Second Floor	1683.0	
	Second Floor	-80.0	1603.0
GAR	Garage	446.3	446.3
P/P	COVD PATIO	200.0	200.0

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
14.0	x	8.0	112.0
39.0	x	31.0	1209.0
4.0	x	7.0	28.0
14.0	x	19.0	266.0
0.5	x	5.0	4.0
Curve	6.7	@ 60.0°	3.7
Second Floor			
14.0	x	8.0	112.0
39.0	x	39.0	1521.0
1.0	x	12.0	12.0
2.0	x	19.0	38.0
8.0	x	10.0	-80.0

Net LIVABLE Area (rounded)

3232

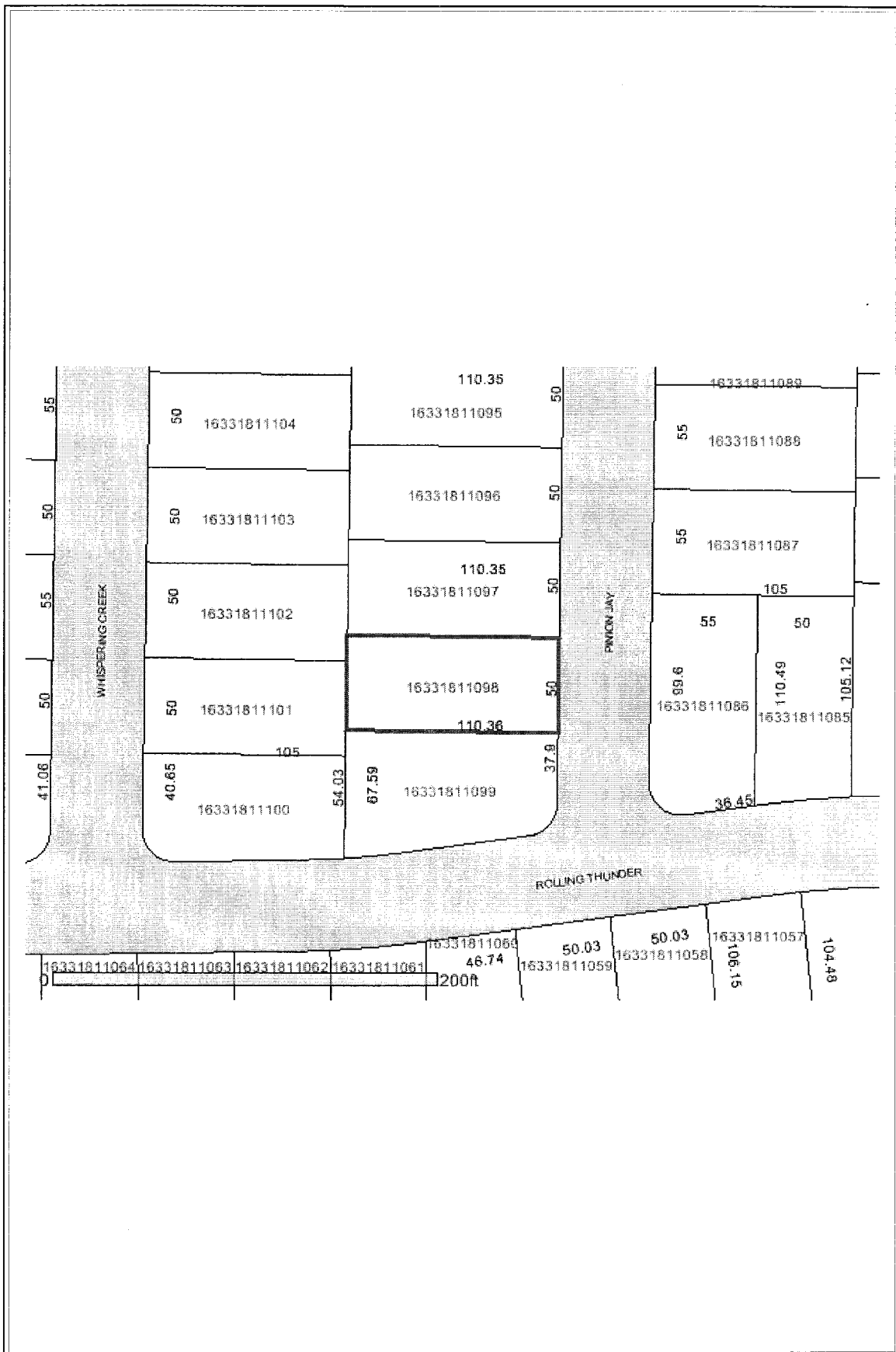
11 Items

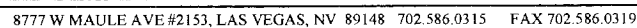
(rounded)

3232

PLAT MAP

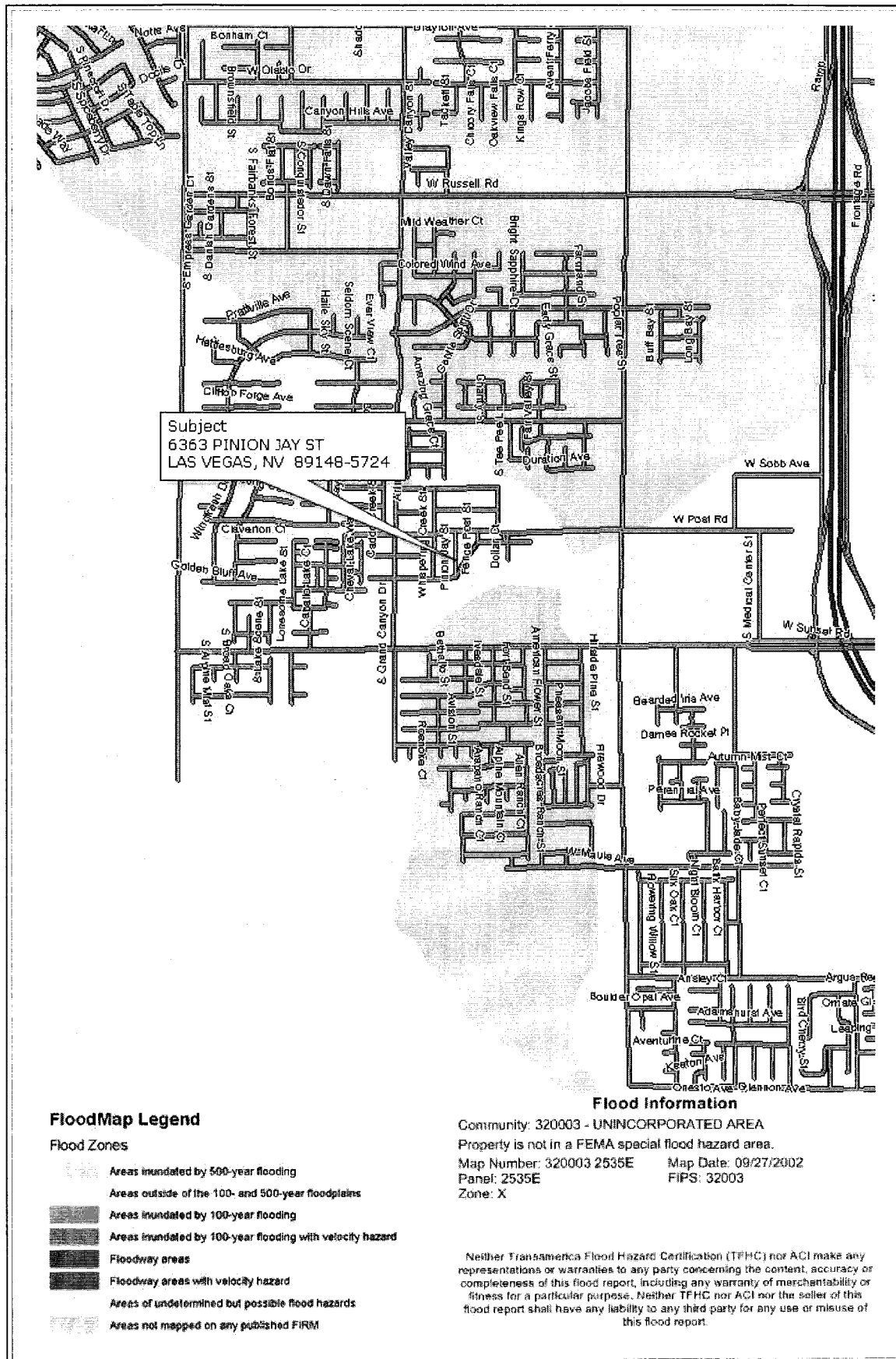
File No. 6363PINT





FLOOD MAP

File No. 6363PINI



CERTIFICATE

File No. 6363PINI

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: JAMES G MITCHELL

Certificate Number: A 0007755-CR

Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: March 11, 2008

Expire Date: February 28, 2010

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: EPIC APPRAISAL SERVICES
8777 W MAULE AVE #2153
LAS VEGAS, NV 89148

REAL ESTATE DIVISION

ANN M McDERMOTT
Administrator

